

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

MICHAEL STEVEN GARDNER

Case No.: 1-17-03154-HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	LOANCARE, LLC
Court Claim Number:	03
Last Four of Loan Number:	705 S Market - PRE-ARREARS - 0737
Property Address if applicable:	705 South Market Street, , Mechanicsburg, PA17055

PART 2: CURE AMOUNT

TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE

a. Allowed prepetition arrearages:	\$5,998.81
b. Prepetition arrearages paid by the Trustee:	\$5,998.81
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$5,998.81

PART 3: POST PETITION MORTGAGE PAYMENT

Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: February 24, 2022

Respectfully submitted,

s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
eMail: info@pamd13trustee.com

Creditor Name: LOANCARE, LLC

Court Claim Number: 03

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1201616	05/09/2019	\$126.61	\$0.00	\$126.61
5200	1202927	06/06/2019	\$176.46	\$0.00	\$176.46
5200	9006168	07/11/2019	\$176.46	\$0.00	\$176.46
5200	9006257	08/07/2019	\$176.46	\$0.00	\$176.46
5200	9006349	09/26/2019	\$406.68	\$0.00	\$406.68
5200	9006521	11/07/2019	\$184.73	\$0.00	\$184.73
5200	9006611	12/12/2019	\$184.73	\$0.00	\$184.73
5200	9006702	01/16/2020	\$184.73	\$0.00	\$184.73
5200	9006794	02/13/2020	\$184.73	\$0.00	\$184.73
5200	9006885	03/12/2020	\$184.73	\$0.00	\$184.73
5200	9007041	04/14/2020	\$184.73	\$0.00	\$184.73
5200	9007234	05/06/2020	\$178.20	\$0.00	\$178.20
5200	9007466	06/02/2020	\$178.20	\$0.00	\$178.20
5200	9007749	07/07/2020	\$178.20	\$0.00	\$178.20
5200	9008046	08/12/2020	\$178.20	\$0.00	\$178.20
5200	9008369	09/17/2020	\$178.20	\$0.00	\$178.20
5200	9008688	10/15/2020	\$178.20	\$0.00	\$178.20
5200	9008962	11/03/2020	\$180.18	\$0.00	\$180.18
5200	9009241	12/10/2020	\$180.18	\$0.00	\$180.18
5200	9009771	01/19/2021	\$342.16	\$0.00	\$342.16
5200	9010367	03/17/2021	\$180.18	\$0.00	\$180.18
5200	9010653	04/15/2021	\$360.36	\$0.00	\$360.36
5200	9011210	06/16/2021	\$372.24	\$0.00	\$372.24
5200	9011475	07/14/2021	\$186.12	\$0.00	\$186.12
5200	9011741	08/18/2021	\$186.12	\$0.00	\$186.12
5200	9011994	09/14/2021	\$186.12	\$0.00	\$186.12
5200	9012244	10/14/2021	\$180.77	\$0.00	\$180.77
5200	9012497	11/16/2021	\$180.77	\$0.00	\$180.77
5200	9012748	12/15/2021	\$180.77	\$0.00	\$180.77
5200	9012990	01/19/2022	\$42.59	\$0.00	\$42.59

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

MICHAEL STEVEN GARDNER

Case No.: 1-17-03154-HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 24, 2022, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1st Class mail, from Hummelstown, PA unless served electronically.

PAUL MURPHY-AHLES ESQUIRE
DETHLEFS, PYKOSH & MURPHY
2132 MARKET STREET
CAMP HILL PA, 17011-

SERVED ELECTRONICALLY

LOANCARE, LLC
PO BOX 8068
VIRGINIA BEACH, VA, 23450

SERVED BY 1ST CLASS MAIL

MICHAEL STEVEN GARDNER
705 South Market Street
Mechanicsburg, PA 17055

SERVED BY 1ST CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 24, 2022

s/ Donna Schott
Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
eMail: info@pamd13trustee.com